

03292.101970.5

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|---------------------------------|---|---------------------------|
| In re Application of: |) | |
| | : | Examiner: John D. Scarito |
| Tracey R. Thomas |) | |
| | : | Group Art Unit: 3696 |
| Application No.: 10/709,707 |) | |
| | : | Confirmation No.: 3706 |
| Filed: May 24, 2004 |) | |
| | : | |
| For: PAY YOURSELF FIRST LOYALTY |) | |
| SYSTEM AND METHOD | : | October 24, 2008 |

Mail Stop RCE
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Sir:

A Request for Continued Examination (RCE) is being filed concurrently herewith.
Prior to further examination on the merits, Applicant respectfully submits the following
amendments and remarks.